

Native American Couple “Own Their Future”

Outline of Need:

David and Robin Redhorn of rural Winnebago, Neb. occupied rental housing with their three children, Henrietta, Roy and Shannon, that was substandard in living conditions and overcrowded, prompting them to buy a house. Due to outstanding medical bills incurred when Robin had cancer in 2003, conventional financing was not a possibility.

How Rural Development Helped:

The Redhorns completed the Winnebago Homeownership class, cleared up their credit, then began their search for a home. Partnering of resources made their homeownership a reality. Security National Bank of Allen provided a loan of \$92,000, partnered with Nebraska Investment Finance Authority’s Super-Targeted program, and USDA Rural Development guaranteed the bank funds. The Winnebago Housing & Development Commission provided a \$5,000 grant for the down payment as well as closing costs and the Ho Chunk Community Development Corporation (HCCDC) contributed a down payment assistance grant of \$15,000.

“It has been a great pleasure to assist the Redhorns and to work with Rural Development’s housing partners to make affordable homeownership possible for David and Robin and their family. Through partnering, the Redhorns were given the opportunity to own a place to call “home,” stated Diane Bryant, single family housing specialist for USDA Rural Development.

The Results:

David and Robin and family today call a three-bedroom, two-bathroom 1,196 sq ft. Dynamic modular home with large yard in Winnebago their home.

“We strongly recommend other Native American Indians think of what their futures would be like to own their own homes and be happy,” stated David Redhorn.

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Shannon, David, Robin and Roy Redhorn on front steps of their home.



Redhorns begin their landscaping.